

In re:
Nelson Mbony
Immaculate Mbony
Debtors

Case No. 23-40795-cjp
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0101-4
Date Rcvd: Sep 28, 2023

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	Nelson Mbony, Immaculate Mbony, 60 King Street, Dracut, MA 01826
aty	+ Glenn F. Russell, Jr., Law Office of Glenn F. Russell, Jr., 38 Rock Street, Suite #12, Fall River, MA 02720-3130
20807060	+ Adelaide Foryoung, 1 Wood Stork Court, Middletown, DE 19709-2204
20807061	+ Bluecross Blueshield, po box 55380, Boston, MA 02205-5380
20807063	+ Carl Leppo, 130 Liberty Street, Suite 4, Brockton, MA 02301-7500
20807066	+ Geralda Jean and Jean Ronald Baillard, 3620 Mystic Valley Parkway, E104,, Medford, MA 02155-5736
20807067	+ IRS, 410 Amherst st, Nashua, NH 03063-1278
20807071	+ NJ EZ-Pass, 725 Canton Street, Norwood, MA 02062-2609
20807073	+ NRA, 2491 Paxton Street, Harrisburg, PA 17111-1036
20807068	+ National Grid Electricity, PO Box 960, Northborough, MA 01532-0960
20807069	+ National Grid gas, po box 960, Northborough , MA 01532-0960
20807072	+ Nordstrom, PO Box 455, Englewood, CO 80151
20807075	+ Revival Equity LLC, 401 Federal st, Dover, DE 19901-3639
20807076	+ Sewer, 62 Arlington st Suite 119, Dracut, MA 01826-3935
20807077	Small Business Administration, PB box 3918, Portland, OR 97208
20807078	State of Delaware, PO Box 2044, Wilmington, DE 19899-2044
20807079	SunRun, 40 Policy Street, Salem, NH 03079
20807080	+ TD Bank, 32 Mammoth Road, Lowell, MA 01854-2607
20807081	Wells Fargo, PO Box 52625, Sioux Falls, SD 57117

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BSWEISSW.COM	Sep 29 2023 03:06:00	Steven Weiss-W, 1441 Main Street, Springfield, MA 01103-1406
smg	+ Email/Text: duabankruptcy@detma.org	Sep 28 2023 23:41:00	CHIEF COUNSEL, LEGAL DEPARTMENT, DEPARTMENT OF UNEMPLOYMENT ASSISTANCE, COMMONWEALTH OF MASSACHUSETTS, 19 STANIFORD STREET, 1ST FLOOR, Boston, MA 02114-2502
smg	EDI: MASSDOR	Sep 29 2023 03:06:00	MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9564, Boston, MA 02114-9564
ust	+ Email/Text: USTPRegion01.WO.ECF@usdoj.gov	Sep 28 2023 23:41:49	Richard King, Office of US. Trustee, 446 Main Street, 14th Floor, Worcester, MA 01608-2361
20807062	+ Email/Text: caineweiner@ebn.phinsolutions.com	Sep 28 2023 23:41:00	Cain & Weiner, 5805 Sepulveda Blvd, Van Nuys, CA 91411-2546
20807064	+ Email/PDF: creditonebknofications@resurgent.com	Sep 28 2023 23:37:35	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
20807065	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 28 2023 23:41:00	Freedom Mortgage, PO box 619063, Dallas, TX 75261-9063
20807070	+ Email/Text: electronicbkydocs@nelnet.net	Sep 28 2023 23:41:00	Nelnet, PO box 82505, Lincoln, NE 68501-2505

District/off: 0101-4

User: admin

Page 2 of 2

Date Rcvd: Sep 28, 2023

Form ID: 309A

Total Noticed: 28

20807074

Email/Text: Bankruptcy.Notices@pnc.com

Sep 28 2023 23:41:00

PNC, PO Box 1820, Dayton, OH 45401

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2023

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1:	Nelson Mbony	Social Security number or ITIN:	xxx-xx-4355
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	Immaculate Mbony	Social Security number or ITIN:	xxx-xx-4639
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of Massachusetts	Date case filed for chapter:	7 9/27/23
Case number:	23-40795		

Official Form 309A (For Individuals or Joint Debtors)
Notice of Chapter 7 Bankruptcy Case 10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, you may wish to consult an attorney. All documents filed in the case may be inspected through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other document in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nelson Mbony	Immaculate Mbony
2. All other names used in the last 8 years		
3. Address	60 King Street Dracut, MA 01826	60 King Street Dracut, MA 01826
4. Debtor's attorney Name and address	Glenn F. Russell Jr. Law Office of Glenn F. Russell, Jr. 38 Rock Street Suite #12 Fall River, MA 02720	Contact phone 508-324-4545 Email: russ45esq@gmail.com
5. Bankruptcy trustee Name and address	Steven Weiss-W 1441 Main Street Springfield, MA 01103	Contact phone 413-737-1131 Email: sweiss@ssfpc.com

For more information, see page 2>

Debtor **Nelson Mbonny** and **Immaculate Mbonny**

Case number **23-40795 -cip**

6. Bankruptcy clerk's office

U. S. Bankruptcy Court
595 Main Street
Worcester, MA 01608

Hours open: Monday–Friday
8:30am–5:00pm

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov.

Contact phone 508–770–8900

Date: 9/27/23

7. Meeting of creditors

November 1, 2023 at 10:00 AM

Location:

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**The meeting will be held
TELEPHONICALLY**

The dial-in number and participant code for the telephonic section 341 meeting of creditors will be posted to the docket within 14 days prior to the meeting. You may also contact the trustee for dial-in information.

8. Presumption of abuse

The presumption of abuse does not arise.

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

9. Deadlines

Papers and any required fee must be received by the bankruptcy clerk's office **no later than the deadlines listed.**

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: 1/2/24

Filing deadline:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4) or (6).

You must file a motion:

- if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Deadline to file §503(b)(9) requests:

Requests under Bankruptcy Code §503(b)(9)(goods sold within twenty(20) days of bankruptcy) must be filed in the Bankruptcy Clerk's office.

Filing deadline: 60 days from the first date set for the meeting of creditors

11. Proof of claim

For holder(s) of a claim secured by a security interest in the debtor's principal residence, pursuant to Rule 3002(c)7(A):

Filing deadline: 70 days from the Filing Date of the Petition

For creditors other than those holding a *Claim Secured by a Security Interest in the Debtor's Principal Residence*: A date has not been set yet. No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

For more information, see page 3>

Debtor **Nelson Mbonny** and **Immaculate Mbonny**

Case number **23-40795 -cip**

12. Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2),(4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on line 9 of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
13. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
14. Financial Management Training Program Deadline for the Debtor	Deadline for debtor to attend a financial management training program approved by the United States Trustee: Sixty (60) days from the first date set for the meeting of creditors. The discharge will not enter if the debtor fails to attend a financial management-training program approved by the United States Trustee or if the debtor attends such training and fails to file a certificate of completion with the U.S. Bankruptcy Court. The training is in addition to the pre-bankruptcy counseling requirement. A list of approved courses may be obtained from the United States Trustee or from the court's website at www.mab.uscourts.gov .
15. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
16. Abandonment of Estate Property	Notice is hereby given that any creditor or other interested party who wishes to receive notice of the estate representative's intention to abandon property of the estate pursuant to 11 U.S.C. §554(a) must file with the Court and serve upon the estate representative and the United States trustee a written request for such notice within fourteen (14) days from the date first scheduled for the meeting of creditors.